

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Other Passenger Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$200.650	13.58%	\$204.532	\$119.639	58.49%
2	Farmers Ins Co Of WA	21644	WA	\$181.696	12.30%	\$178.487	\$125.031	70.05%
3	Allstate Ins Co	19232	IL	\$116.668	7.90%	\$115.334	\$61.005	52.89%
4	Pemco Mut Ins Co	24341	WA	\$85.858	5.81%	\$86.298	\$48.958	56.73%
5	Allstate Ind Co	19240	IL	\$65.972	4.47%	\$65.617	\$37.534	57.20%
6	Safeco Ins Co Of IL	39012	IL	\$57.824	3.91%	\$57.108	\$37.035	64.85%
7	Mid-Century Ins Co	21687	CA	\$43.856	2.97%	\$44.272	\$31.067	70.17%
8	United Services Auto Assoc	25941	TX	\$38.624	2.62%	\$40.191	\$26.660	66.33%
9	Pemco Ins Co	18805	WA	\$35.478	2.40%	\$34.901	\$22.906	65.63%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$33.542	2.27%	\$33.103	\$26.494	80.04%
11	General Ins Co Of Amer	24732	WA	\$29.906	2.02%	\$29.278	\$21.901	74.80%
12	USAA Cas Ins Co	25968	FL	\$26.734	1.81%	\$26.918	\$17.586	65.33%
13	Hartford Underwriters Ins Co	30104	CT	\$26.194	1.77%	\$26.748	\$15.647	58.50%
14	Dairland Ins Co	21164	WI	\$25.430	1.72%	\$27.057	\$20.421	75.47%
15	Grange Ins Assn	22101	WA	\$23.247	1.57%	\$24.320	\$14.656	60.26%
16	First Natl Ins Co Of Amer	24724	WA	\$22.636	1.53%	\$22.320	\$14.576	65.30%
17	Nationwide Mut Ins Co	23787	OH	\$21.458	1.45%	\$21.173	\$13.373	63.16%
18	Unigard Ins Co	25747	WA	\$19.015	1.29%	\$19.008	\$10.465	55.05%
19	American States Preferred Ins Co	37214	IN	\$18.696	1.27%	\$18.878	\$16.092	85.24%
20	State Farm Fire And Cas Co	25143	IL	\$17.474	1.18%	\$18.331	\$11.973	65.31%
21	Viking Ins Co Of WI	13137	CO	\$16.160	1.09%	\$15.961	\$8.657	54.24%
22	Government Employees Ins Co	22063	MD	\$15.521	1.05%	\$15.378	\$9.060	58.91%
23	Guaranty Natl Ins Co	11401	CO	\$14.695	0.99%	\$13.606	\$8.864	65.14%
24	North Pacific Ins Co	23892	OR	\$14.569	0.99%	\$14.776	\$12.449	84.25%
25	Geico General Ins Co	35882	MD	\$13.999	0.95%	\$12.945	\$9.225	71.26%
26	Safeco Ins Co Of Amer	24740	WA	\$13.794	0.93%	\$14.399	\$8.600	59.73%
27	Continental Ins Co	35289	NH	\$12.462	0.84%	\$11.754	\$4.192	35.66%
28	Country Mut Ins Co	20990	IL	\$11.747	0.80%	\$11.421	\$6.315	55.30%
29	Nationwide Mut Fire Ins Co	23779	OH	\$11.029	0.75%	\$11.206	\$7.025	62.69%
30	Progressive Northern Ins Co	38628	WI	\$10.450	0.71%	\$14.132	\$6.311	44.66%
31	Progressive American Ins Co	24252	FL	\$10.425	0.71%	\$7.224	\$4.308	59.63%
32	Progressive Classic Ins Co	42994	WI	\$10.062	0.68%	\$7.467	\$4.877	65.32%
33	Liberty Mut Fire Ins Co	23035	MA	\$10.022	0.68%	\$9.174	\$6.343	69.14%
34	Metropolitan Cas Ins Co	40169	RI	\$8.261	0.56%	\$8.003	\$4.004	50.04%
35	Financial Ind Co	19852	CA	\$8.141	0.55%	\$8.213	\$5.705	69.46%
36	Illinois Natl Ins Co	23817	IL	\$7.241	0.49%	\$6.734	\$5.376	79.84%
37	Progressive Northwestern Ins Co	42919	WA	\$6.986	0.47%	\$7.180	\$3.207	44.67%
38	Progressive Specialty Ins Co	32786	OH	\$6.773	0.46%	\$9.356	\$6.136	65.58%
39	Progressive Cas Ins Co	24260	OH	\$5.968	0.40%	\$4.453	\$2.281	51.21%
40	Federated Amer Ins Co	11096	WA	\$5.957	0.40%	\$6.398	\$4.483	70.08%
All 203 Other Companies				\$171.803	11.63%	\$163.098	\$109.910	67.39%
Totals (Loss Ratio is average)				\$1,477.025	100.00%	\$1,466.751	\$930.344	63.43%

(1)Excluding all Loss Adjustment Expenses (LAE)